

# WFHA Tenants' Handbook

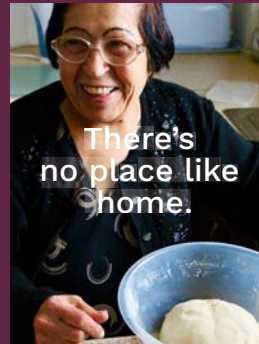
**R**

RESPECT



**A**

AMBITIOUS



**H**

HONEST



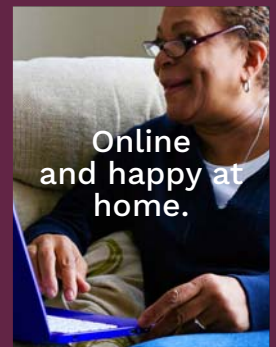
**E**

EMPOWER



**C**

CARE



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## Our social purpose

Our social purpose is to provide housing and support services.

## Our vision

WFHA is working to deliver a future where everyone, in every community we serve, has a safe, truly affordable home and great life chances, in a society where they are valued and respected.

## Our values

- We RESPECT people and communities through our belief in equality, inclusion and the value of diversity. We believe we have more in common than things that separate us.
- We EMPOWER people and communities by maximising strengths and opportunities and building resilience.
- We are AMBITIOUS, constantly improving, delivering better value for money and striving to provide more homes and services.
- We CARE about what we do, step up to take responsibility and are passionate about our social purpose and making a positive difference.
- We are HONEST, act with integrity and are accountable to our tenants, our partners and each other.

### REACH. Oxford Dictionary definition:

*(verb)* 1. Stretch out so as to touch or grasp something. 2. Be able to touch something. 3. Arrive at or get as far as. 4. Achieve or come to a particular point or state. 5. Make contact with.

*(noun)* 1. The distance to which someone can stretch to touch something. 2. The extent to which someone or something has power, influence or the ability to do something.

# Welcome to your new home

We hope you will be very happy here.

During your recent sign-up with us, we talked you through your tenancy agreement, gave you local information about your scheme or estate, and answered your questions.

You will find more information in this handbook and on our website at <https://wfha.org.uk>

You are also welcome to speak to any member of our staff or contact us at the office.

## Who are we?

WFHA is an independent, not-for-profit, Registered Provider of housing, based in the London Borough of Waltham Forest.

We provide 150 general needs homes for single people and families, and sheltered housing for 158 older tenants.

We also provide a supported housing scheme for people with learning disabilities, as well as an award-winning scheme for people with autism.



# Paying your rent

Your rent and service charges pay for the home you live in and the services we provide you with.

Your rent is due a week in advance – or a month in advance, if you pay monthly. You are responsible for paying your rent on time and in full.

We will give you a rent card, with all the details you need to pay your rent. Please call the office straight away, on 020 8524 6987, if you lose your card.

We will send you a rent statement every three months.

For all rent enquiries, phone us on 020 8524 6987, or email [info@wfha.org.uk](mailto:info@wfha.org.uk)

## Ways to pay

We give you lots of convenient ways to pay your rent.

### Direct debit

The best way to pay your rent is by monthly direct debit from your bank account.

When you pay by direct debit, we will write to tell you before your rent is due to change. You don't have to contact your bank.

Paying by direct debit also means you could win £100 in the prize draw we hold every three months. We will include your name automatically.

To move to direct debit, please complete and send the form on page 25. If you need more information, call us on 020 8524 6987.

### Standing order

To pay by monthly standing order, you will need to set this up with your bank. If you use online banking, you may be able to do this online.

When we write to tell you about a change to your rent, you will need to change your standing order.

Your bank statements act as proof of payment.

### In local shops

You can pay your rent in cash, or by debit card, at any shop or garage showing the allpay sign. You will need take your rent card with you.

### By phone

You can pay by debit card by phoning allpay's round-the-clock automated phone line on 0844 557 8321.

You can also pay by debit card if you phone our office on 020 8524 6987 during opening hours.

When paying by phone, you will need your rent card to hand.



## Online and by text message

You can register and pay online on the allpay website. Go to [www.allpayments.net](http://www.allpayments.net)

You can also register to pay by text, using your smartphone, if you first download the allpay app from their website.

You will need your rent card to hand to set up payments through allpay.

## In person

You can pay by cash, cheque or debit card if you call in to the office. It helps if you bring in your rent card.

## Housing Benefit and Universal Credit

You may be able to claim Housing Benefit or Universal Credit to help you pay your rent and service charges. Our staff can help you with the forms.

If you get Housing Benefit, you should ask your local authority to pay it directly to us. It will still be your responsibility to make sure they are sending enough to cover your rent. If they are not, you must pay us the difference.

If you get Universal Credit, your rent will not normally be paid directly to us. It will be your responsibility to use the money you get to pay your rent yourself.

You must tell us and the Housing Benefit office or the DWP immediately if you are claiming Housing Benefit or Universal Credit and your circumstances change.

## Struggling to pay?

When you sign your tenancy agreement, you agree to pay your rent in full and on time.

If you later have problems, you should contact us straight away. We understand that life can be difficult when you are on a low income. We can assist you to get the help you need to maximise your income and sort out any debts.

We can also agree a payment arrangement with you – allowing you to repay any back rent in affordable regular amounts.

However, if you do not talk to us, or if you fail to keep to an arrangement, we can and will take legal action.

Make paying your rent your priority. Don't risk losing your home. If you are struggling, phone us on 020 8524 6987.



# Repairs and maintenance

We want you to enjoy living in your home, so we are committed to providing a repairs service you can rely on.

## How to report a repair

The easiest way to report a non-emergency repair is by:

- calling the office on 020 8524 6987, or
- sending an email to [repairs@wfha.org.uk](mailto:repairs@wfha.org.uk)

However, if your repair is a gas repair, call our contractor instead on 01992 703410.

## Emergency repairs outside office hours

Our normal repairs service operates on weekdays from 9am-5pm. If your repair is a genuine emergency that cannot wait till working hours, you need to report it as an out-of-hours emergency.

- For non-gas emergency repairs, call 020 8524 2822.
- For gas emergencies, call 01992 703412.
- But if there is a gas leak, call National Grid's emergency gas line on 0800 111 999.

Please note:

To be a genuine emergency, the problem must either put people's health and safety at serious risk, or threaten to cause major damage to the property. In responding to an emergency, the contractor is asked to 'make safe' and, if necessary, may need to return to complete the job on another day.

If the contractor attends and it is not a genuine emergency, we will pass on the cost of the call-out to you.

## Access to your home

Our contractors need access to your property for repairs and safety checks. Please make sure you are in for the whole time of your appointment. You can help by clearing the area around the repair.

## Who repairs what

In general, we are responsible for the structure of the property, communal areas, and the fixtures and fittings we supplied.

You are responsible for sorting out minor repairs. For example, if your sink is blocked, we will only send a contractor if you have first tried to unblock it yourself. If the contractor tells us the blockage was caused by you (for example, caused by food waste, fat or hair), we will pass on the cost of the repair to you.

In addition, you are responsible for any items you bring into the property, including all white goods (fridges, cookers etc). You are also responsible for decorating inside your home and for keeping your garden tidy.

Our repairs service does not cover any damage to your home that is caused by you, your family or your visitors.

There is a chart on our website with more detail about repair responsibilities. Go to <https://wfha.org.uk/repairs-and-maintenance/who-repairs-what/>



## How long repairs take

### Emergency repairs – 24 hours

Emergency repairs include:

- a burst pipe
- total loss of electricity (when not caused by one of your appliances tripping out the power supply)
- a blocked drain
- a blocked toilet (if you only have one and you have tried to clear the blockage)
- flooding to your home
- security problems with external doors or windows
- heating or hot water appliances breaking down (the contractor may offer you temporary heating)
- damage to the property's structure, or where there is fire damage.

### Urgent repairs – seven days

Urgent repairs include:

- minor plumbing leaks
- faulty door entry systems
- a faulty shared TV aerial
- damaged stairs and handrails
- floor damage that puts health and safety at risk
- a severe roof leak, or
- partial loss of electricity (when not caused by one of your appliances tripping the power supply).

### Routine repairs – 30 days

Routine repairs include:

- minor repairs to things like internal walls, doors, skirting boards
- routine repairs to gutters, roofs and outside walls
- minor kitchen and bathroom repairs
- minor floor repairs
- minor repairs to fences, paths, garden gates, and
- minor work to exterior brickwork or rendering.

## Gas servicing

If your home has a gas supply, the law says we must service it every year. This is to keep you and your family safe from carbon monoxide poisoning.

We aim to carry out checks two months before they are due. You will get a letter with an appointment. Please note the date and make sure you'll be in.

Prepare for the appointment by clearing space and making sure you have credit on any pre-payment gas and electricity meters. The contractor needs both.

The engineer will check the system and any gas appliances – including your cooker. If they have concerns, they are likely to turn off the gas supply to keep your family safe. We will follow up quickly and leave you with temporary heaters if you need them.

If we can't access your home to carry out the safety check, we will take legal steps to get a court order.

## Our commitment to your health and safety

Your safety is our priority. It's why we need you to give us access to carry out gas, electricity, water hygiene and asbestos testing when needed.

Please tell us if something does not seem quite right. You can email, phone, send a letter, call in to the office or talk to staff at your estate. If you feel your concerns are not being taken seriously, you can ask to speak to the Head of Asset Management and Development, or the Head of Operations. If you are not satisfied with their response, you can ask the Chief Executive to contact you, or follow our complaints process (see page 8).



# Equality and diversity

In line with our vision and values, we embed the values of equality, diversity and respect for all at the heart of all our work.

As a housing provider and an employer, we take our responsibilities under the Equality Act 2010 very seriously. Our equality policy aims to make sure that no-one gets less favourable treatment from us because of their sex (including people who are undergoing gender reassignment), race, marital status, ethnic origin, sexual orientation, religion or belief, disability or age.

## Discrimination

Discrimination can be direct or indirect. While we aim never to discriminate directly, we recognise that, sometimes, the way an organisation works or provides a service can put particular groups of people at a disadvantage. If this is suggested to us, we will always review why this is happening and put things right.

## Tenants

We aim to provide equal access to our services and accommodation. We encourage tenants to report back to us when things aren't fair, or when neighbours or others are trying to undermine their rights under the Equality Act.

A tenant who breaks the law on treating people equally is also breaking their tenancy agreement.

## Staff

We will treat any breach of our equality policy by a member of staff as serious or gross misconduct and carry out formal proceedings.

## Consultants, contractors and suppliers

We ask companies that carry out work on our behalf to supply their equality policies or agree to work under ours. We also have a code of conduct for consultants and contractors.

We encourage minority groups to apply to go on our approved list and offer support to local community suppliers.





# Our service standards

We provide the best possible services to our tenants and service users.

## Service standards

The following is a summary. Call the office, if you would like a full copy of our current Service standards.

### Communications – we will:

- answer telephone calls as quickly and politely as possible, and ask security questions.
- acknowledge letters within two working days
- provide a full response to letters within 10 working days, or explain if a reply will take longer
- record and file all letters
- acknowledge emails within two working days
- provide a full response to emails within 10 working days, or explain if a reply will take longer
- use an automatic reply on e-mails when away, with details of another person to contact
- acknowledge texts within two working days
- check voice mail messages regularly, and
- respond to messages by the end of the working day, or say when we will return your call.

### Reception – we will:

- be accessible to all callers and meet your appointment time, if you have one
- ensure the reception area is clean and tidy, and
- have a range of up-to-date leaflets available.

### Rent services – we will:

- make paying easy and provide a rent card within five days of your tenancy starting
- provide quarterly rent statements and on request
- consult you on service charge changes and give 28 days' notice before introducing them.

### Allocations and re-housing – we will:

- meet our agreed lettings standard
- provide you with a copy of your tenancy agreement and the tenants' handbook
- visit you within six weeks of you moving in, and
- process transfer applications within 20 days.

### Repairs, and aids and adaptations – we will:

- aim to do everything with timescales
- provide an emergency service out of hours
- consult you about major programmes of work.
- acknowledge your request for a home adaptation within two days and advise you within five days to get your GP or occupational therapist to assess your home, and
- carry out all adaptations under £1,000 ourselves.

### Estate standards and estate inspections – we will:

- hold an estate improvement budget
- remove reported bulk rubbish within five days
- carry out estate inspections, with tenants where available, and
- carry out any necessary communal repairs and estate improvement works.

### Your safety – we will:

- work with you and other partners to resolve hate crime and anti-social behaviour, including noise nuisance, damage to vehicles, violence or threat of violence
- make contact you within 24 hours of an incident of harassment or domestic violence
- take a person-centered approach to supporting people who have been subjected to violence
- remove offensive and hate crime graffiti within two working days of it being reported and other graffiti within seven days.

## Confidentiality

We take good care to keep the personal information we hold on you confidential. In line with General Data Protection Regulation (GDPR) rules, we have a privacy statement, which explains our policy.

You can download our full privacy statement from the home page of our website at <https://wfha.org.uk> or call us on 020 8524 6987 for a paper copy.

# Complaints and compliments

## Complaints and compliments are important forms of feedback.

Let us know when we get things right, or if our service has been poor.

You are welcome to complain if you feel:

- we have failed in our duty as your landlord
- our policies or work have unfairly affected you
- we have failed to apply our own rules or been inefficient, or
- a member of staff, or someone working on our behalf, has behaved badly or been rude to you.

We want to sort out your problem as quickly as possible. If you talk to a member of staff, they will try to resolve things straight away. However, if your complaint is more serious, you may want to use our formal complaints process.

Please ask if you need an interpreter or a translation at any stage. You may also find it useful to get independent advice from an advice or law centre.

At any stage, we may also offer mediation. This is where a trained, independent person comes in to listen to both sides and helps to resolve the problem. You would need to agree to this.

## Formal complaints

### Stage 1

You can take your complaint to our Operations or Asset Services Managers by:

- phoning the office on 020 8524 6987
- emailing us at [info@wfha.org.uk](mailto:info@wfha.org.uk), or
- writing to us.

We will aim to respond within 10 working days. Our managers may arrange to sort things out by visiting you, or inviting you to the office.

If you are still unhappy, you can take your complaint to stage 2.

### Stage 2

You can take your complaint further by contacting Our Head of Operations or Head of Assets and Development. You can do this in writing, on the phone or by email. Please explain why you are still unhappy and what you would like us to do about it.

Our service heads will investigate and aim to send you a written response within 15 working days of hearing from you.

If you are still unhappy, you can take your complaint to stage 3.

### Stage 3

You can take your complaint further by contacting the Chief Executive, within 15 working days of getting our stage 2 response.

Please send all the details about your complaint and explain why you are still unhappy. The Chief Executive will investigate and aim to write to you within 15 working days.

If you are still unhappy, you can take your complaint to stage 4.



## Stage 4

You can take your complaint further by appealing to our Board of Management, within 15 working days of hearing from the Chief Executive.

Please send all the details about your complaint in writing to our office, marked for the attention of the Chair of the Board.

The Board will form an Appeals Panel with three of its members. We will arrange a convenient date for the Panel to meet you. You will be able to explain your complaint and what you want doing about it. We will also send someone from our staff to explain our position.

If you prefer, you can choose not to go to the appeal in person. You can also opt to talk to a representative from the Panel instead.

After the hearing, we aim to let you know the panel's decision within 15 working days.

This panel's decision is a final response from WFHA.

## Taking your complaint outside WFHA

You should normally get to the end of our complaints process before taking your complaint about your home, our housing services, or your tenancy, outside WFHA. You can then approach the organisations or people listed below, in the order shown.

### Landlord that owns your home

If your home is owned by a landlord that is not WFHA, you must contact them before approaching the Housing Ombudsman.

The landlord will review how we have handled your complaint and make recommendations to us if they aren't happy.

If you remain dissatisfied, they can refer you direct to the Ombudsman. (You don't have to go through the 'designated person' stage.)



### 'Designated person'

If your complaint is about your home or tenancy, after you have exhausted our complaints process you can take it to a 'designated person' – usually an MP or a councillor. (If another landlord owns your home, they also count as a designated person.)

In some larger housing associations, but not ours at the moment, a tenant organisation can play this role.

Your 'designated person' will either try to resolve the problem with us, or refer your complaint in writing direct to the Housing Ombudsman Service.

### Housing Ombudsman

The Housing Ombudsman can take complaints referred from a designated person (see above).

For a complaint direct from you (where you don't contact your owning landlord or another designated person first), you will have to wait eight weeks after getting a final response from WFHA, before you can involve the Housing Ombudsman.

To contact the Housing Ombudsman, write to:

Housing Ombudsman Service  
PO Box 152  
Liverpool L33 7WQ  
Phone: 0300 111 3000

Lines are open Monday to Friday from 9.15am to 5.15pm (except public holidays).

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

You can also submit your complaint and download supporting documents using their online form at [www.housing-ombudsman.org.uk/residents/make-a-complaint](http://www.housing-ombudsman.org.uk/residents/make-a-complaint)

# About your tenancy

The rights you have depend on the type of agreement you have with us.

## Tenancy types

### Secure tenancies

Secure tenancies date from before 15 January 1989.

As a secure tenant, your tenancy has no end date. We only have the right to end your tenancy early for a small number of reasons. However, we can also end it early if you fail to pay your rent or break the other rules in your tenancy agreement. In all of these cases, we would first have to go to court for permission to take back your home.

The main difference between secure and assured tenancies is that we set your rent differently. For secure tenancies, we have to apply to the Rent Officer to register a new fair rent every two years. You have the right to appeal the Rent Officer's decision.

We cannot change any other condition of your tenancy without your written agreement – unless the Government changes the law.

### Assured tenancies

Since 1989, we have issued assured tenancies.

As an assured tenant, your tenancy has no end date. We only have the right to end your tenancy early for a small number of reasons. However, we can also end it early if you fail to pay your rent or break the other rules in your tenancy agreement. In all of these cases, we would first have to go to court for permission to take back your home.

For assured tenancies, we set your rent annually following Government guidelines.

We cannot change any other conditions of your tenancy without your written agreement – unless the Government changes the law.

### Assured shorthold tenancies

Our assured shorthold tenancies do not give you a permanent right to live in your home. They usually start out as six-month, fixed-term agreements. However, providing you keep to your agreement, you will normally be able to live there for a longer period.

We issue these tenancies when the aim of the scheme is to provide a temporary home or a sensitive let, while you gain the confidence and skills to move on to more independent living in the future.

### Licence agreements

As a licensee, you have the right to occupy the property, but you do not have the same rights as a tenant.

We also have more flexibility when it comes to managing your accommodation. For example, if you live in a single room, we have the right to move you to another.



# Key rights & responsibilities

Here is a summary of your key legal rights and responsibilities. You will find a full list in your tenancy or licence agreement.

**Joint tenancies** If two or more people sign your tenancy agreement, you are all individually responsible for paying the rent and meeting the other terms and conditions.

**Rent and service charge payments** You must pay your rent and service charges on time and in full (see page 2).

**Who can live in your home** We let you a home that is suitable for your household. You must not let it get overcrowded.

**Subletting and lodgers** If you are a secure or assured tenant living in our general housing, you may be able to sub-let part of your home or take in a lodger (see page 13). We will not usually give permission for a lodger if you live in sheltered housing.

It is a criminal offence to move out and sub-let the whole of your home. If you do this, you are committing housing fraud. We will take back your tenancy and you could be fined or even sent to prison.

**A home not a business** You must not run a business from your home.

**Home improvements** If you have a secure or assured tenancy, you may be able to make certain home improvements, if you get permission first (see page 13).

**The right to repair** As a secure or assured tenant you have the right to make certain urgent repairs if we fail to meet a set timescale. This is a complicated piece of law, so you would need to call the office first, to find out more.

**The right to make a mutual exchange** As a secure or assured tenant you have the right to swap your home with another social housing tenant. For more details go to page 18.

**Succession rights** If a secure or assured tenant dies, in certain circumstances their home can pass to someone else. You can succeed to a tenancy if you were the tenant's spouse, civil partner or a live-in partner, providing you were living there when the tenant died.

For secure tenancies, you can also succeed to the tenancy if you were a member of the tenant's family and had been living there for at least the past year. Our assured tenancy agreements give a similar right to family members.

However, there are no automatic succession rights in any of these cases if the original tenancy was a joint tenancy – instead, the remaining tenant takes on the tenancy. Also, there are no succession rights if the original tenant was a successor already. This is because a tenancy can only be inherited once.

Please note that different rules apply to sheltered housing and to homes that would end up under-occupied.

**Assignment** You can't sign over ('assign') your tenancy to someone else, unless:

- it's because you are making a mutual exchange (see page 18)
- the person would be entitled to succeed if you died (see above), or
- a court orders this as part of matrimonial proceedings.

In all of these cases, you must contact us first.

# Living in your home

Our advice is designed to help you make the most of your home.

When you live in our property, we expect you to keep it in good condition and report on any repairs that are our responsibility (see page 4).

When you move out, you must leave your home cleared and in good condition (see page 19).

## Stay safe in your home

We are committed to our tenants' health and safety (see page 5). However, we rely on your input too. In particular, we need you to:

- give us access to your home to carry out repairs and annual gas safety checks (see page 5)
- refrain from leaving any personal belongings in communal areas – these items may start or worsen a fire and could block fire escape routes. We reserve the right to remove items if you choose to ignore this
- always leave fire doors shut
- make sure you know any fire procedures for your scheme or estate, and
- take care if purchasing secondhand white goods.

You will find more detailed safety tips on our website at <https://wfha.org.uk/repairs-and-maintenance/your-safety> These tips cover: fire safety, electrical safety, gas safety, water hygiene, and asbestos.

## Contents insurance

We insure the building you live in, including the walls, floors, doors, windows, and fixtures and fittings in communal areas. We do not insure your possessions, or your internal decoration.

We recommend taking out contents insurance to cover you for damage or loss caused by fire, burglary and flooding.



## Handling condensation

If you can wipe away the damp in your home, it is probably condensation.

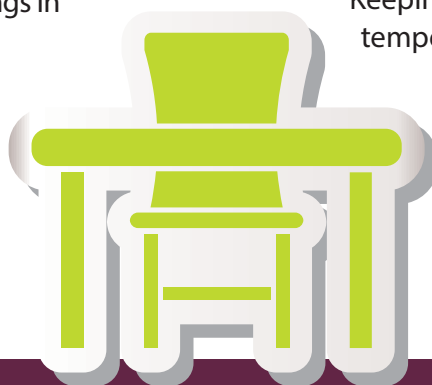
Condensation is directly affected by how you use your home. To limit condensation, you need to:

- produce less moisture
- keep rooms well aired (ventilated), and
- keep your home warm.

You can produce less moisture by keeping lids on pans when cooking and by taking care when drying clothes. If you can, dry clothes outdoors. Otherwise, use a self-condensing dryer, or dry items in the bathroom with the window open.

You should keep rooms well aired by always using bathroom and kitchen fans when using those rooms, and by leaving windows open. It is best to leave a gap behind furniture to allow air to flow and try to avoid over-filling cupboards.

Keeping your home at a regular temperature will limit the cycle of warm air depositing water onto cold surfaces.



## Keeping a pet

Before keeping any kind of pet, except a guide dog, you must ask for our permission in writing.

We can also take back our permission if you are not a responsible pet owner. For example, you must not let your pet foul communal areas or gardens.

## Home improvements

If you would like to make improvements to your home, you must first ask our permission. You must not start work without it.

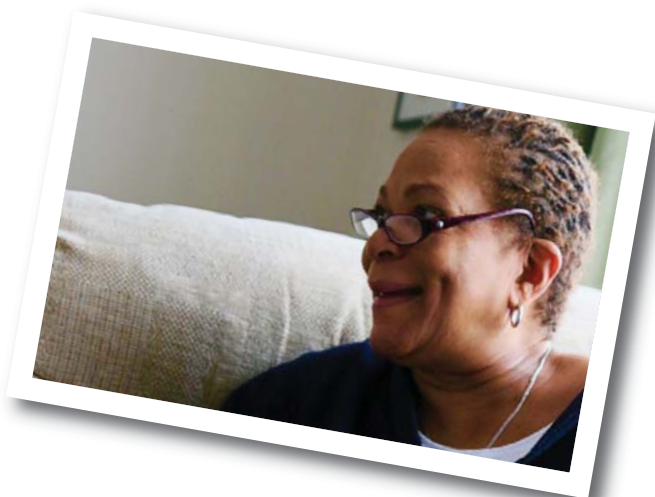
We will ask for details about what you want to do and write with our decision. We will not say no without giving you a good reason.

Sometimes we will say yes, but with conditions. For example, we may ask you to put the property back the way it was before you leave.

We need to make sure your home will not be harder to let in future. But there may also be safety considerations. Sometimes, there is asbestos hidden in parts of a flat. It is not dangerous unless it's disturbed. We can advise you about this.

If you would like to make improvements:

- call us on 020 8524 6987, or
- email us at [info@wfha.org.uk](mailto:info@wfha.org.uk)



## Subletting and lodgers

Most of our non-sheltered tenants have the right take in a lodger or sub-let part of their home (see page 11).

You must write to us for our permission first and you must not overcrowd your home. Be aware also that when you charge a lodger rent, this can affect your Housing Benefit or Universal Credit.

Moving out and letting the whole of your home is a criminal offence.

## Parking

Please drive and park considerately while in or around your estate or scheme. We will let you know about any local parking rules or permit schemes.

## Communal gardens

We use gardening contractors to keep communal gardens tidy, but feel free to ask us if you would like a small section to work on yourself.

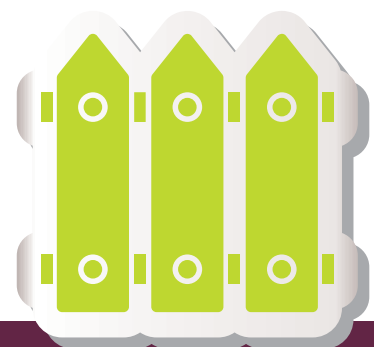
## Being a good neighbour

Please do your bit to make your neighbourhood a peaceful and safe place to live in.

Make sure that everyone associated with your household uses the communal facilities properly and keep your neighbours in mind.

We house a wide range of people, but with a bit of ordinary goodwill there is no need for neighbours to get into disputes.

At the same time, we take anti-social behaviour very seriously (see page 14).



# Anti-social behaviour

You have a right to peaceful enjoyment of your home, so we take anti-social behaviour very seriously.

Your tenancy agreement is clear that you must let your neighbours enjoy their homes in peace. You must treat our staff decently, as well as anyone acting on our behalf.

You are also responsible for the behaviour of other members of your household and anyone visiting your home.

If you are experiencing anti-social behaviour, there is helpful information below.

## What is anti-social behaviour?

Anti-social behaviour includes things like:

- any criminal behaviour
- abuse and threats
- harassment and violence
- noise nuisance
- damage to property, including graffiti
- drunken rowdiness, and
- drug use or drug dealing.

## What you can do

If the problem is not very serious, and you can do so safely, it can be a good idea to talk to your neighbour first. People often do not realise their behaviour is a nuisance. But if the problem is more serious, do not suffer in silence – let us know.

When an incident is taking place and you think it could be dangerous for yourself or someone else, call the police on 999. If you do not need immediate help, call the police on 101.

If you are suffering regular incidents, you should keep a record of what happens, with the date and time. We can give you a diary to help you do this.

For noise nuisance problems, contact the Council's Environmental Health Department. Download their leaflet at [www.walthamforest.gov.uk/content/report-noise-nuisance](http://www.walthamforest.gov.uk/content/report-noise-nuisance)

## What we can do

We can take a number of steps, depending on how serious your problem is.

They include:

- offering mediation – where an independent mediator gives both sides space to talk things through
- using our legal powers – with very strong evidence of serious, continuing, anti-social behaviour, we might be able to take our tenant to court, or
- working on a problem with other agencies such as the police, social services or another landlord.

We will do what we can to support you and try to sort things out quickly.





# Domestic violence

Everyone living in our homes has the right to feel safe.

It is not acceptable to intimidate anyone in your household by using any kind of controlling, threatening or violent behaviour towards them. If you do this, you are breaking the terms of your tenancy agreement with us.

## Make a Stand

### Our pledge on domestic abuse

We recognise that domestic abuse is a serious problem nationally.

Whilst the vast majority of people who have been abused are women, men can be victims too. Domestic abuse can also happen in all kinds of relationships: heterosexual, lesbian, gay, bisexual and transgender.

Across the country, social housing landlords house millions of people, so we are in a strong position to look out for and act on domestic abuse in our homes.

Along with other landlords, we have signed up to the 'Make a Stand' pledge developed by the Chartered Institute of Housing, in partnership with Women's Aid and the Domestic Abuse Housing Alliance. The pledge commits us to having strong policies to support any tenants who are experiencing domestic abuse.

## The support we offer

If you are suffering from domestic abuse, you can talk to any of our staff in strictest confidence. We will always put your safety first.

We understand that abusive relationships can be complicated and sorting them out is always an emotional journey. When you are ready, we can help you get the specialist support you need.

## Further advice

In an emergency, dial 999 for the police.

## National helplines

**National Domestic Violence Helpline**  
Phone 0808 2000 247 (24-hour freephone)  
[www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk)  
Run by Refuge/Women's Aid.

**Muslim Community Helpline**  
Phone 020 8904 8193 or 020 8908 6715  
Email [ess4m@btinternet.com](mailto:ess4m@btinternet.com)  
<http://muslimcommunityhelpline.org.uk>

**Broken Rainbow**  
Phone 0300 999 5428 or 08452 60 44 60  
[www.broken-rainbow.org.uk](http://www.broken-rainbow.org.uk)  
National Helpline for LGBT people experiencing domestic abuse.

**Men's Advice Line**  
Phone 0808 801 0327  
[www.mensadviceline.org.uk](http://www.mensadviceline.org.uk)  
For men experiencing domestic violence.

There are more links to sources of support – including local ones – on our website.



# Safeguarding

If you are at risk for any reason, we will do all we can to keep you safe from abuse.

We have a strong policy on safeguarding and our staff are trained in this area.

There are many different types of abuse:

- **physical abuse** – including hitting, pushing, kicking, shaking or misusing medication
- **sexual abuse** – any sexual activity that a person does not understand or want
- **psychological abuse** – including threats of harm or abandonment, emotional or verbal abuse, humiliation or intimidation
- **coercive control** – an act or pattern of assault, threats, intimidation or other abuse, designed to harm, punish or frighten someone
- **financial abuse** – including theft, fraud, denying a person access to their money or belongings, putting pressure on someone in connection with their inheritance or Will
- **neglect** – including failing to meet or ignoring health or social care needs, or withholding food
- **discrimination** – including any harassment associated with a person's race, sex, disability and so on, and
- **modern slavery** – holding someone against their will and forcing them to work, including trafficking them to another country or area to use them in this way.



## What you should do

If you know someone who has experienced abuse, or you have experienced it yourself, you should tell someone.

You can:

- phone us
- speak to a member of staff
- pull your alarm cord, if you have one, or
- write to us or send an email.

We promise to listen carefully and make sure we understand what you would like us to do. We will take advice from specialist agencies and, normally with your consent, refer you for professional support.

You can also call:

- the safeguarding adults team at Waltham Forest Direct on 020 8496 3000
- Age UK on freephone 0800 169 6565 (8am to 7pm every day)
- Action on Elder Abuse on 0808 808 8141, or
- Dignity on 020 7392 2976.

All of these organisations will work with you to make sure you stay safe.



# Getting involved

By getting involved in our work, you can help us to improve our performance.

As well as helping to improve our services, you could also opt to play an active role at your home, to build community spirit in your neighbourhood.

## The Tenant Scrutiny Panel

Our all-tenant Scrutiny Panel has the following objectives:

- to promote accountability
- to act as a bridge between us and our tenants
- to monitor our services and performance
- to make sure WFHA is well run
- to promote good service and procurement, and
- to ensure WFHA works transparently.

We appoint the panel after carrying out competitive interviews. Members receive appropriate training and take part in annual appraisals. As well as monitoring our performance, they can also carry out in-depth reviews of individual services, with their recommendations going to the Board.

We always have vacancies on the Panel, so feel free to apply. You would need to be available for at least four meetings a year and be willing to attend a training day too. We will pay you £20 in vouchers for each meeting you attend.



## Tenant Consultative Pool

If you would like to get involved in our work in a different way, you could join our Tenant Consultative Pool. The Pool helps us to review and improve services. To find out more, phone us or email [tenantinvolvement@wfha.org.uk](mailto:tenantinvolvement@wfha.org.uk)

## Community involvement

We like to encourage tenants to set up their own tenant groups. Your tenant group could be a way to collect tenant views on our work, or you might want to run community activities.

If you would like advice about starting tenant-led activities, you are welcome to call us.



# Transfers and home swaps

## Options for moving to a new rented home.

People want to move for lots of reasons. Unfortunately, at WFHA, we only have a limited number of homes. In addition, more than half of our tenants live in sheltered or supported housing. This means we may find it difficult to offer other residents a change of home.

### Getting a transfer

Only a small number of our homes become vacant each year. When they do, the Council has the right to nominate people to the majority of our empty properties.

To get a transfer, you need a good reason to move. We prioritise people who are under-occupying, with more bedrooms than they need, or people who have a medical need. However, even with an extremely good reason, you might wait a long time for a transfer.

You can apply for a transfer by completing our application form (see page 27) and sending it to our office with any supporting medical information. Alternatively, you can scan and email the form to [info@wfha.org.uk](mailto:info@wfha.org.uk)

We do not offer transfers to people who owe us rent.

### Mutual exchanges

For families needing a larger home, we recommend that you also try to get a move by making a mutual exchange.

You have the right to swap your home (make a 'mutual exchange') with another tenant. This includes the tenants of other landlords. You will need the permission of both landlords.

When you swap homes, you are also swapping tenancies. This means your rights may change. You need to be clear about what sort of tenancy you will have. You are welcome to ask our advice.

You can find a swap partner by signing up to a national online scheme called HomeSwapper (go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk)). This service is free for our tenants, because we are a partner organisation.

Once you have found a swap partner, visited each other's homes and made sure you understand what sort of tenancy they have, you need to involve both landlords. Do not plan your move until we have both said 'yes'.

To ask our permission, complete our mutual exchange form (see page 29) and return it to the Housing Services Team.

We have the right to refuse permission if you:

- owe us rent
- have broken your tenancy agreement
- have been involved in anti-social behaviour, or if
- your home is the wrong size for your swap partner.

We will give you our decision within six weeks.



# Ending your tenancy

## Things to remember as you plan your move.

If you decide to move from your home, remember to:

- give at least four weeks' notice
- pay all the rent you owe
- leave the property in good condition
- hand over all keys
- contact your energy and other suppliers, and
- give us your new address.

## Notice period

Please use a termination of tenancy form (see page 31) to give us four weeks' written notice when you are moving out. Your tenancy will technically end on a Sunday, but we will give you until noon on Monday to return the keys.

If you have to move out in an emergency, contact the Housing Operations Team as soon as possible.

## Your rent account

You must pay your rent until the end of your notice period. This includes any arrears – even if they are due to money being owed by Housing Benefit. It is up to you to sort this out with the Council.

If you paid your rent in advance, ask for a refund.

## Property condition

When you give us notice, we will inspect your home, so we can plan any repairs needed before we re-let. We expect you to complete any repairs that are your responsibility and leave the property in reasonable condition.

You must take all your belongings and clear out any rubbish when you leave. You must not take any of our fixtures and fittings with you. If we have to sort out anything that is your responsibility, we will pass on the cost to you.

## Energy providers

Please contact your energy companies and your phone provider, if you have a landline, to tell them you are moving. You will need to give electricity and gas readings on the day you move out, so that you are billed correctly.

You do not need to get your electricity or gas cut off, but please switch off your supply.

## Keys

You must deliver all your keys, in person, to our office by 12 noon on the Monday your tenancy ends. If you move out over the weekend, you will need to come to the office on Monday morning – please do not post keys through the letterbox.

If you do not return the keys, we will have to charge you for changing the locks.

## Forwarding address

We will ask for your new address in case we need to contact you about anything.

Consider getting the Post Office to redirect your mail. Get a redirection form at your local post office, or set one up online at [www.royalmail.com/personal/receiving-mail/redirection](http://www.royalmail.com/personal/receiving-mail/redirection)



# Ending a tenancy as next-of-kin

What you need to know as the family member or friend of a tenant who dies.

## Clearing out the flat

You can take as long as you need to clear the flat, but we will have to charge you rent and service charges until you return the keys. It would be helpful if you discussed your plans with our Independent Living Officers or the Housing Team Leader.

You must clear all personal items, including furniture. Ask staff if you are not sure if something belongs to us. You might need to contact Social Services to collect loaned items such as bathing equipment or trolleys.

If we have to pay to remove any items, we will pass the cost back to you.

## Housing Benefit and Council Tax payments

You must tell the Council the date your friend or family member died.

Housing Benefit payments stop at the end of the week following a tenant's death. Full rent and service charges will be due from that point. However, you will not need to pay any further Council Tax.

## Utilities and phone

You will need to contact any electricity and gas suppliers to give a reading at the end of the tenancy. You should also arrange for any landline phone to be disconnected.

You will need to pay any money still owed.

## Rent payments/refunds

Our rent periods end on a Sunday. We will stop charging if you return the keys by noon on Monday. Otherwise we charge for another week.

If too much rent has been paid, write to us asking for a refund and setting out where and to whom we should send the cheque. You will need a copy of the death certificate and some proof that you are the right person to make this claim.

## Returning the keys

When you return the keys to our office, we will ask you to sign a form to end the tenancy and to pay any outstanding rent and charges.

## Useful contact details

For further information, go to our website at <https://wfha.org.uk/tenants/ending-a-tenancy-as-next-of-kin/>



# Services for older people

## Sheltered accommodation

Our sheltered housing schemes give people aged 55 and over the independence of their own flat, with the security of an alarm system and tenancy support from our staff.

Our larger schemes have communal facilities that can include a laundry and a communal lounge, where tenants can meet, hold events and invite others in the community. Some activities may involve tenants from other buildings.

Most of our new tenants are referred to us by the Council. However, we also keep a waiting list.

## Independent living

Our Independent Living Officers provide an intensive housing management service to all our sheltered housing tenants.

The service operates from 9am to 5pm, Monday to Friday, and includes daily, twice-weekly or weekly visits, depending on your need.

During visits, your Independent Living Officer can:

- give you general advice about independent living
- help you maintain your tenancy
- advise on benefits and help with completing forms
- help you to get additional support, and
- tell you where you can get support to manage any debts.

## Out-of-hours support

Our sheltered scheme tenants also have access to 24-hour emergency support via a community alarm system that is monitored by a control centre.

Every flat has a module and we can also give you a pendant to wear if you need one.



This means that you can easily call for help in an emergency. An experienced call taker will answer and can quickly arrange for the emergency assistance you require.

Contact us, if you would like a copy of our easy to read guide.

## Housing Pro-Active

We offer a support service known as Housing Pro-Active, which lets us know that you're OK.

We will give you a special phone, with a button to press each day. This tells us you are fine. If you do not press the button, you will get a call to check things are alright. If you do not respond, we contact your next of kin.

If you choose to opt out of this service, we will still give you a quick call once a month.

## Door locks and chains

Please do not add extra door locks or chains to your front door. We may need to get to you in an emergency.

# Services for older people

## Navigator Hub

The Navigator Hub is a free service provided by WFHA and designed for any Waltham Forest resident aged 50+, who needs a bit of support. The aim is to help people to carry on living independently in their own home.

We can support you by phone, by making home visits, or you can come to our offices in Walthamstow.

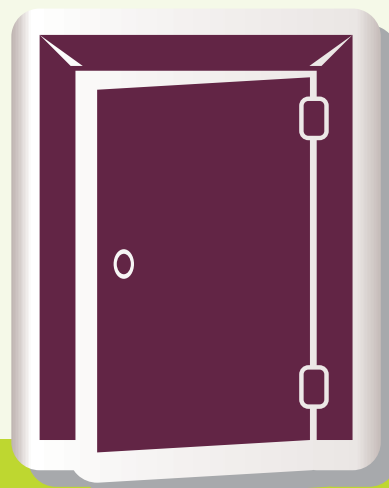
We can help with a range of things, including:

- housing applications
- benefit applications
- reducing your debts
- finding a GP (family doctor)
- writing letters
- getting access to services provided by other organisations
- health and safety in your home
- loneliness or isolation, and
- in many other ways – just tell us what you need.

To find out more, phone us on 020 3929 8080 and ask for The Navigator Hub, or email [navigatorhub@wfha.org.uk](mailto:navigatorhub@wfha.org.uk)



To apply for this service, complete the form opposite and send it to our office, or telephone us.







# Navigator Hub

## Referral Form

Name: .....

Address: .....

.....

Postcode: .....

Phone no: .....

Date of birth: .....

Support need: .....

.....

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.....







Please fill in the form using a ball point pen:

allpay Limited re: Waltham Forest Housing Association Ltd Fortis et Fides Whitestone Business Park Whitestone Hereford HR1 3SE
---

Name(s) of account holder(s)


Bank/building society account number

--	--	--	--	--	--	--	--

Bank sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To the manager	Bank/building society
Address	
Postcode	

Reference

W	F	H	R														
---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Instruction to your bank or building society to pay by Direct Debit**

Service user number:

8	4	0	4	9	6
---	---	---	---	---	---

Please complete your address and phone number. This is not part of the instruction to your bank or building society. For official use by allpay Limited re: Waltham Forest HA.

Address	
	Postcode
Phone number	Ref.

**Instruction to your bank or building society**

Please pay allpay Limited re: Waltham Forest HA Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand this instruction may remain with allpay Limited re: Waltham Forest HA and, if so, details may be passed electronically to my bank or building society.

Signatures
Date

Banks and building societies may not accept Direct Debit instructions on some kinds of account.

*This guarantee should be detached and kept by the payer*

**The Direct Debit Guarantee**



- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are changes to the amount, date or frequency of your Direct Debit, allpay Limited re: Waltham Forest HA will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request allpay Limited re: Waltham Forest HA to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by allpay Limited re: Waltham Forest HA, or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when allpay Limited re: Waltham Forest HA asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may also be required. Please also contact us.







## TRANSFER FORM

Tenants' name ..... (Mr/Mrs/Miss)

Present address.....

.....

No. of bedrooms..... On which floor.....

How many people in your household:

Name ..... Age .....

Name ..... Age .....

Name ..... Age .....

Name ..... Age .....

Type of property required: .....

No of bedrooms required.....Which floor is required.....

Do you wish to remain in the current scheme (if applicable) YES/NO (delete as applicable)

If not, please indicate below which scheme you wish to be considered for:

.....

.....

.....

.....

If you require information on where our schemes are situated please telephone our Housing Operations Team.

**Please note** if you have only specified one particular scheme, you will not be considered for alternative accommodation on other schemes.



**Important**

Please state why you feel you need a transfer. Please send supporting evidence with your request.

.....

.....

.....

.....

.....

.....

.....

.....

Signed.....

Date.....

**Office use only**

Staff name .....
Date received:.....





## MUTUAL EXCHANGE APPLICATION FORM

Please complete the form and return. Once in receipt of your application of the mutual exchange request, an acknowledgement will be sent and contact will be made to the prospective tenants Landlord and references will be sought after.

Name of Tenant:							
Full Address							
Telephone No:							
<b>Your property details:</b>							
No. of Bedrooms		Lift Service	yes	no	Garden	yes	no
Are there any aids & adaptations to your property			yes	no			
Are you in a sheltered tenant			yes	no			
<b>Your family details:</b>							
	Full Name	Date of Birth			Relationship		
1							
2							
3							
4							
5							



Do you intend having anyone else living with you if your exchange is agreed?  
If so please give details below:

.....  
.....  
.....  
.....

Details of tenant who you want to exchange with:

Name of Tenant(s).....

Full postal Address:.....

.....

Name of Landlord:.....

Address of Landlord:.....

.....

.....

Type of property (eg; House, Flat Maisonette).....

Number of Bedrooms:.....

Signature of Tenant(s).....

.....

Date:.....

Signature of Staff Member

Officer:.....Date:.....



## TERMINATION OF TENANCY FORM

### Authority to Clear

\* Delete where applicable

\*I/We wish to terminate\* my/our tenancy of:

(Address) .....

With effect from Monday .....(Date)

(Four weeks' notice is required by law)

**Tenancy End Date Sunday** .....

\* I/We confirm that the property will be vacant from that date

\* I/We authorise WFHA to dispose of goods etc, left behind on that date, I/We understand we will be liable for the cost of disposal

\* My/Our new address will be: .....

.....

\* My/Our reason for moving is: .....

.....

The type of accommodation I/We are moving to is: (e.g. Residential/Deceased/  
Owner Occupier)

.....

Tenant name/Representative (print)

.....

Sign .....

Tenant/Representative

Sign .....



If you are terminating the tenancy because the tenant is deceased, please complete the following:

Name: .....

Address: .....

Relationship to Tenant: .....

Sign: .....

Date form completed: .....

**For office use only**

(Officer receiving notice **must** complete all sections below)

Name .....

Date .....

Office telephone number .....

Reason for vacating (tick the relevant box):

Transfer	
Death	
Eviction	
NTQ	
Date NTQ Served	
Hospital/part 3	
Own Accommodation	
Abandoned	







## **Waltham Forest Housing Association**

Energy Centre, 31 Church Hill  
Walthamstow, London E17 3RU  
Phone: 020 8524 6987  
(Answerphone when office is closed)

Email: [info@wfha.org.uk](mailto:info@wfha.org.uk)

 [walthamforesthousingassociation](https://www.facebook.com/walthamforesthousingassociation)

 [@walthamforesthousingassociation](https://twitter.com/walthamforesthousingassociation)

### **Office opening hours**

Monday, Tuesday, Thursday, Friday:  
9am to 5pm

Wednesday: 12 noon to 5pm

### **Report a repair during office hours**

Non-gas repairs, call 020 8524 6987  
or email [repairs@wfha.org.uk](mailto:repairs@wfha.org.uk)

Gas repairs, call Purdy Contracts on  
01992 703410

### **Report an emergency repair outside office hours**

Non-gas repairs, call 020 8524 2822

Gas emergencies, call 01992 703412

Regulator of Social Housing Registered Number: L0461

Co-operative and Community Benefit Society Number: 21186R